

**Amendments to Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-16. (Cancelled).

17. (New) A method, comprising:

receiving, by a computer based system for managing an on-line marketplace, a selection of a non-tangible item;

placing, by the computer based system, an indicator of the non-tangible item in an electronic shopping cart;

receiving, by the computer based system, a first request to purchase the non-tangible item;

calculating, by the computer based system, at least one of a first amount of loyalty points and a monetary value of said loyalty points, to purchase the non-tangible item;

receiving, by the computer based system, account information for a second account associated with the non-tangible item;

debiting, by the computer based system, first loyalty points from a first loyalty account for applying to at least a portion of the first amount; and

transferring, by the computer based system, the non-tangible item to the second account.

18. (New) The method of claim 17, wherein the non-tangible item is a charitable donation to a particular charitable organization.

19. (New) The method of claim 17, wherein the non-tangible item is a contribution to an IRA account.

20. (New) The method of claim 17, wherein the non-tangible item is a credit of monetary value.

21. (New) The method of claim 17, wherein the non-tangible item is frequent flyer miles.

22. (New) The method of claim 17, further comprising:

determining, by the computer based system, an insufficient balance of first loyalty points in the first loyalty account;

associating, by the computer based system, a second loyalty account having second loyalty points; and

debiting, by the computer based system, the second loyalty account an amount of the insufficient balance of second loyalty points.

23. (New) The method of claim 17, further comprising:

determining, by the computer based system, a conversion ratio, wherein the conversion ratio is a mathematical proportion used to calculate a monetary value associated with the first loyalty points.

24. (New) The method of claim 23, further comprising:

displaying, by the computer based system, a points calculator wherein the points calculator is configured to determine a number of first loyalty points needed to purchase the non-tangible item.

25. (New) The method of claim 17, further comprising:

receiving, by the computer based system, a second request to purchase a tangible item;

calculating, by the computer based system, a second amount of loyalty points necessary to purchase the tangible item;

debiting, by the computer based system, the first loyalty points from the first loyalty account; and

receiving, by the computer based system, shipping information associated with the tangible item.

26. (New) The method of claim 17, further comprising associating, by the computer based system, the second account with the on-line marketplace.

27. (New) A tangible non-transitory computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer based system for managing an on-line marketplace, cause the computer based system to perform a method comprising:

receiving, by the computer based system, a selection of a non-tangible item;

placing, by the computer based system, an indicator of the non-tangible item in an electronic shopping cart;

receiving, by the computer based system, a first request to purchase the non-tangible item;

calculating, by the computer based system, at least one of a first amount of loyalty points and a monetary value of said loyalty points, to purchase the non-tangible item;

receiving, by the computer based system, account information for a second account associated with the non-tangible item;

debiting, by the computer based system, first loyalty points from a first loyalty account for applying to at least a portion of the first amount; and

transferring, by the computer based system, the non-tangible item to the second account.

28. (New) A system for managing an on-line marketplace comprising:

a network interface communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program, is configured to:

receive a selection of a non-tangible item;

place an indicator of the non-tangible item in an electronic shopping cart;

receive a first request to purchase the non-tangible item;

calculate at least one of a first amount of loyalty points and a monetary value of said loyalty points, to purchase the non-tangible item;

receive account information for a second account associated with the non-tangible item;

debit first loyalty points from a first loyalty account for applying to at least a portion of the first amount; and

transfer the non-tangible item to the second account.